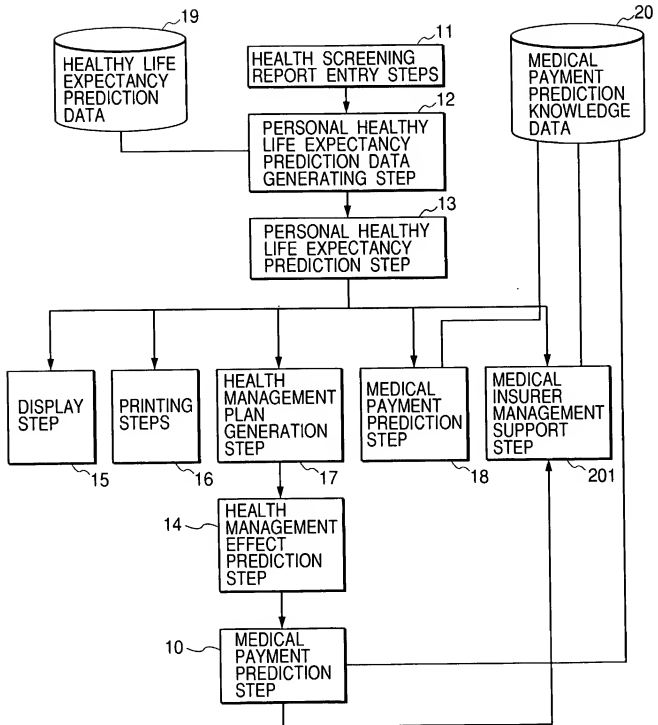


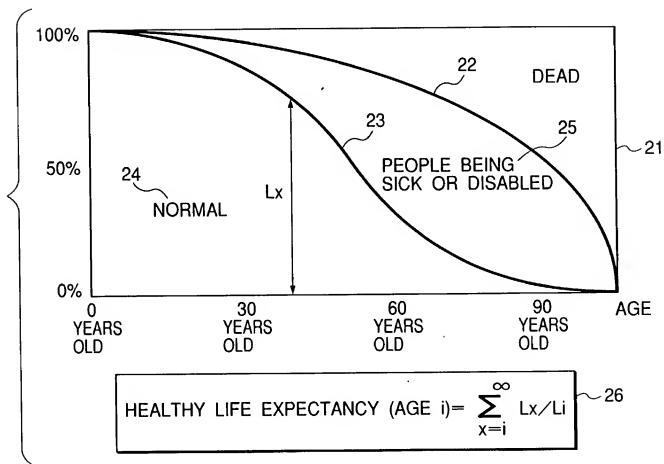
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FIG. 1





















































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FIG. 2

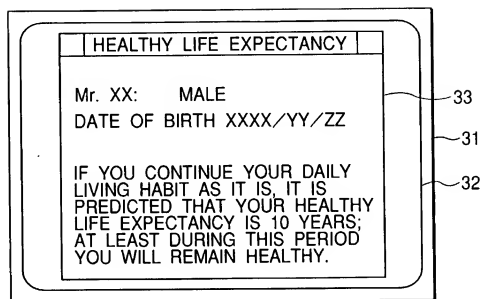


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FIG. 3

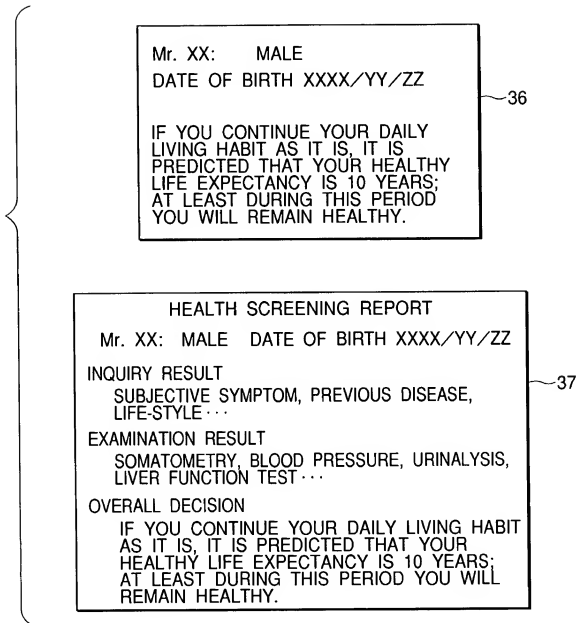
DAILY LIVING HABIT			DECISION RESULT					
SMOKE	DRINK	EXERCISE	OBESITY+	HYPER-TENSION+	HYPER-LIPEMIA+	HYPER-GLYCEMIA+	HYPER-URICEMIA+	
NO	NO	NO						27
NO	NO	A LITTLE						
NO	NO	MUCH						
NO	YES	NO						28
NO	YES	A LITTLE						
NO	YES	MUCH						
YES	NO	NO						29
YES	NO	A LITTLE						
YES	NO	MUCH						
YES	YES	NO						30

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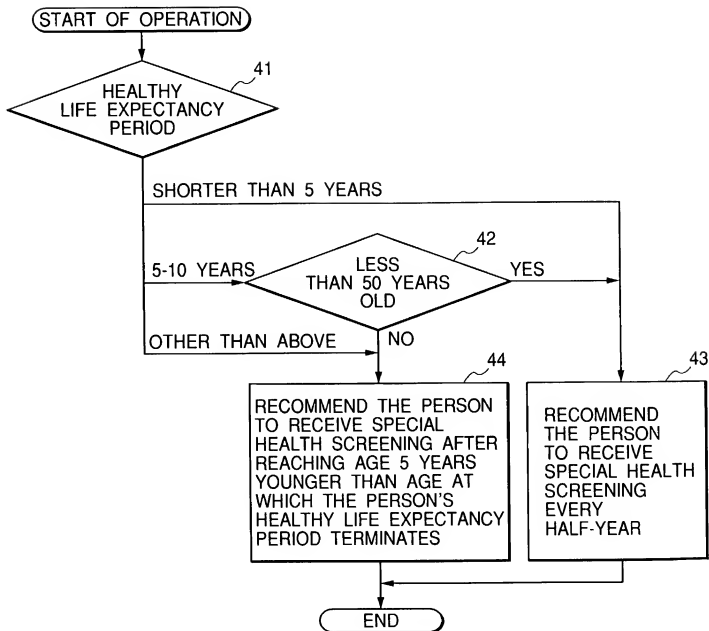
**FIG. 4**

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**FIG. 5**

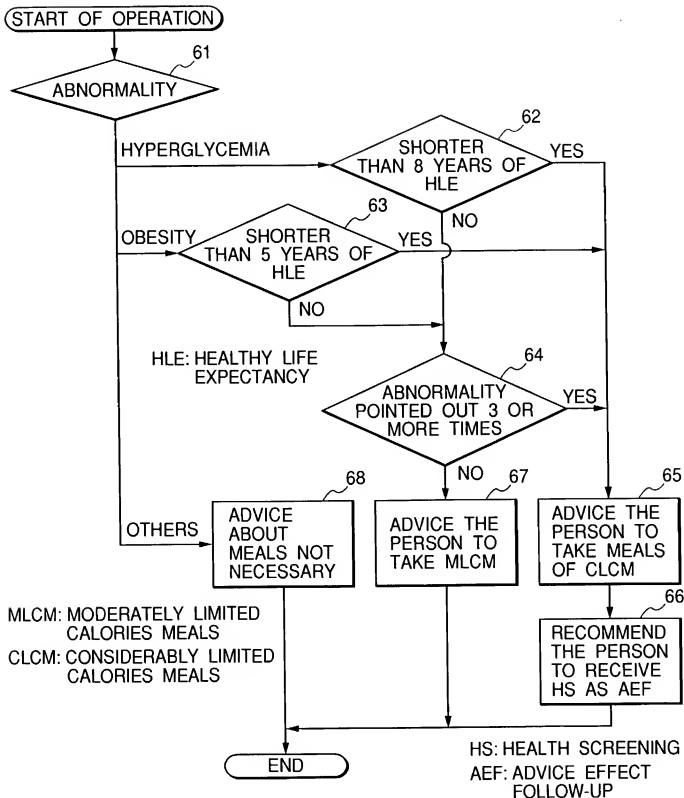


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**FIG. 6**

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FIG. 7



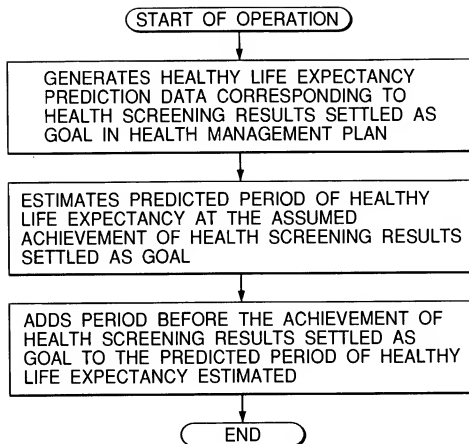
**FIG. 8**

AGE AS OF NOW (37.5 YEARS OLD)		HEALTHY LIFE EXPECTANCY OF 12.5 YEARS					
YEAR	2005	2010		2020		2030	
AGE	40	45	50	55	60	65	YEARS OLD
HEALTH SCREENING PLAN	PERIODICAL HEALTH SCREENING ONCE/YEAR			SPECIAL HEALTH SCREENING ONCE/YEAR			
	ADVICE ABOUT MEALS (CONSIDERABLY LIMITED CALORIES)			ADVICE ABOUT MEALS (MODERATELY LIMITED CALORIES)			
LIFE-STYLE GUIDANCE	ADVICE EFFECT FOLLOW-UP						
	ADVICE ABOUT EXERCISE						
	ADVICE ABOUT SMOKING						

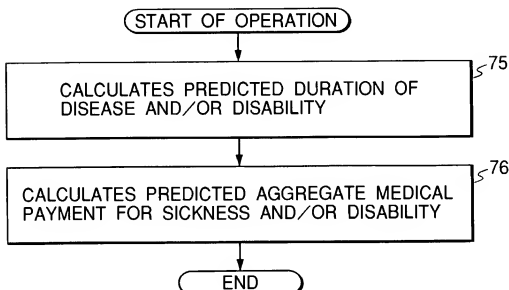


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**FIG. 9**

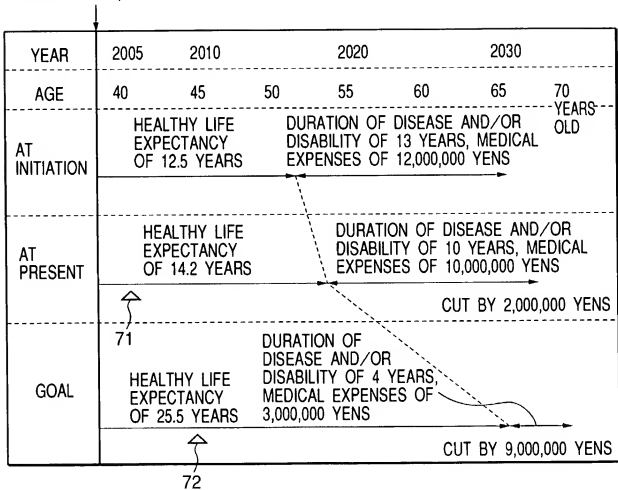


**FIG. 10**

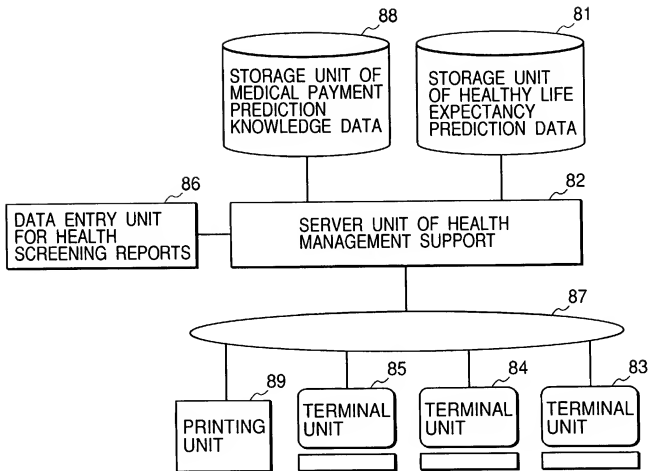


**FIG. 11**

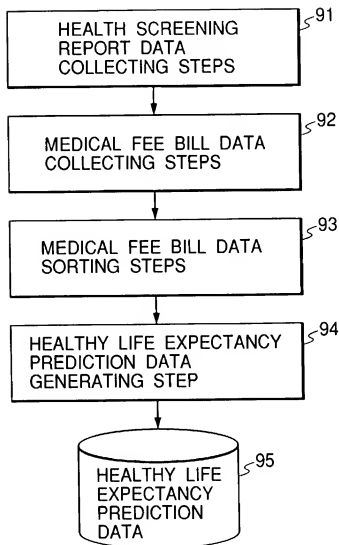
START POINT OF HEALTH  
MANAGEMENT (37.5 YEARS OLD)



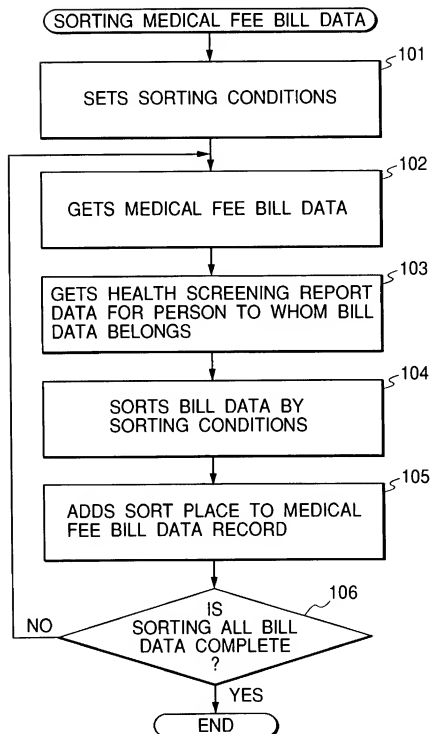
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**FIG. 12**

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**FIG. 13**

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**FIG. 14**

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FIG. 15

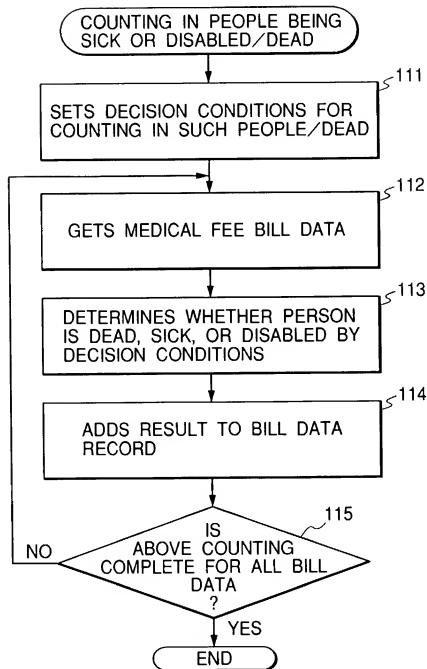
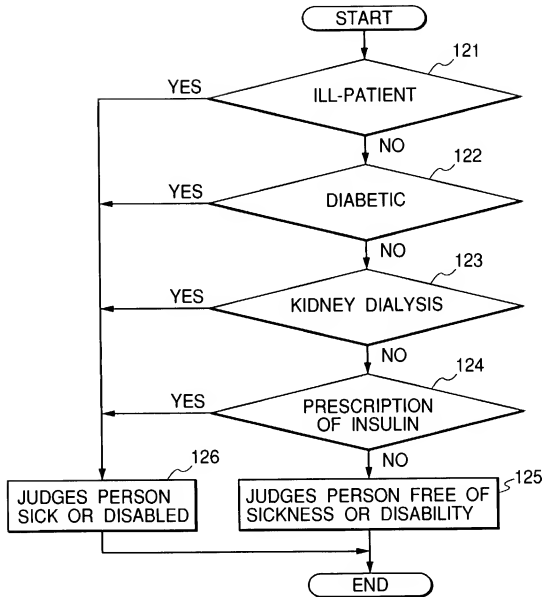
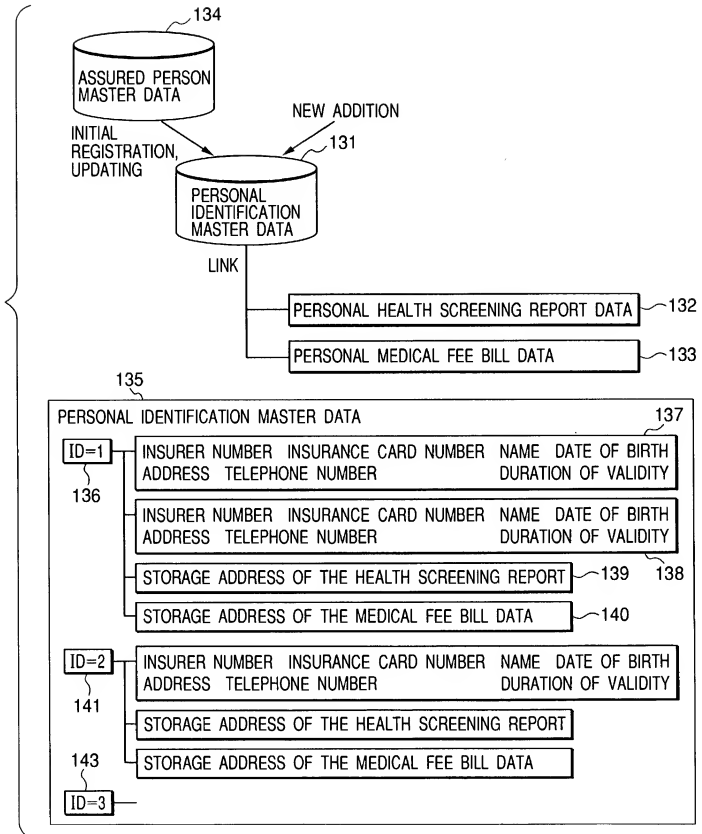


FIG. 16



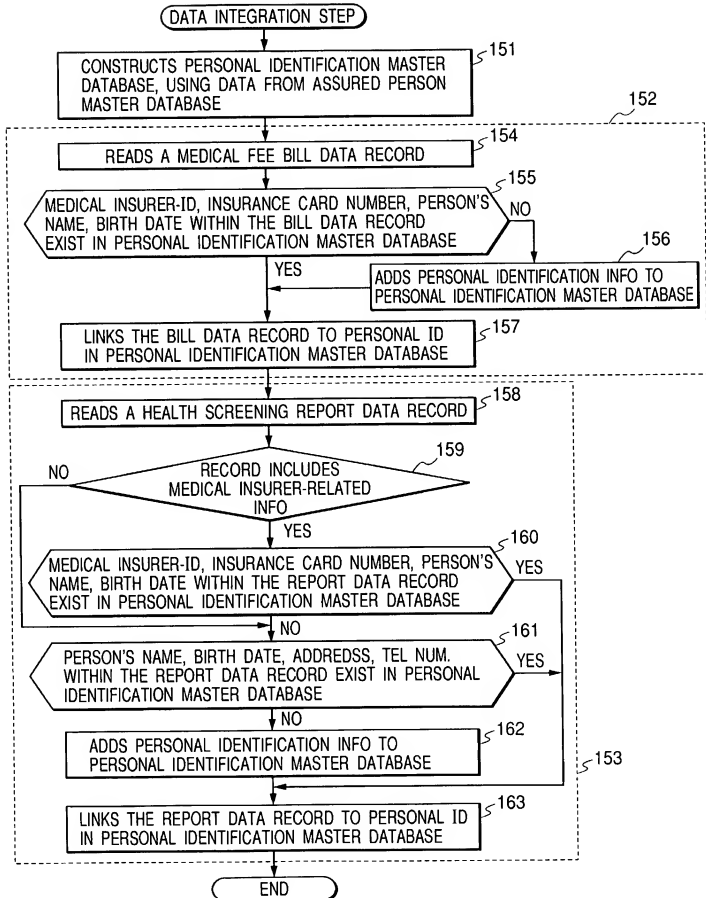
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FIG. 17



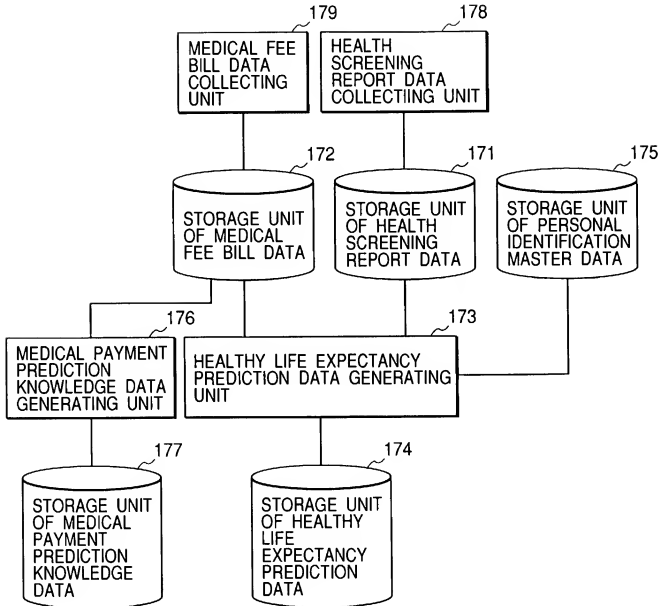


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**FIG. 18**

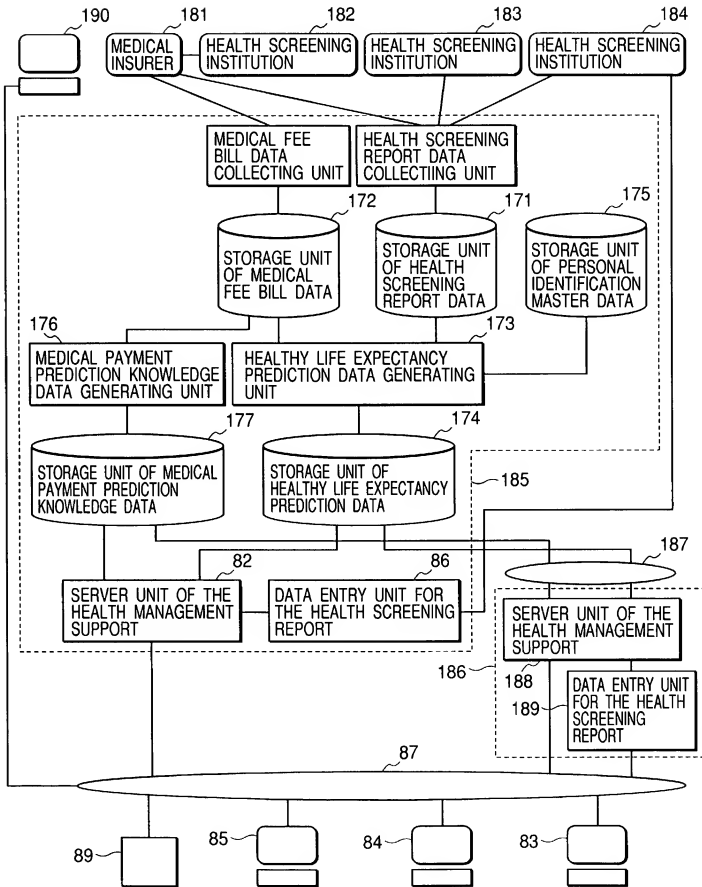
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FIG. 19



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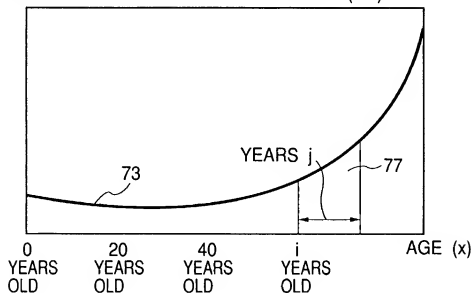
FIG. 20



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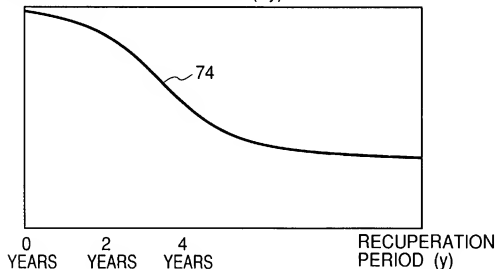
**FIG. 21**

AVERAGE MEDICAL EXPENSES/YEAR (Cx)



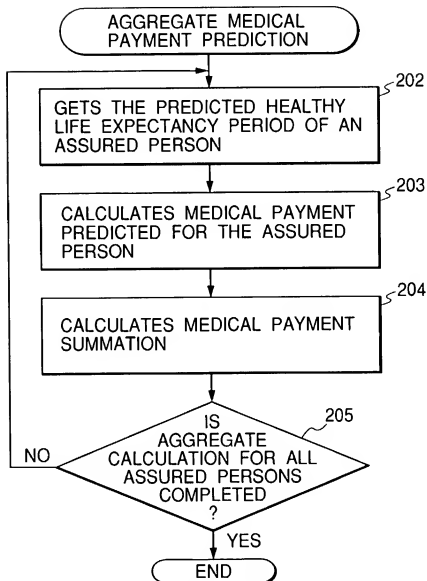
$$\text{AGGREGATE MEDICAL PAYMENT } (i, j) = \sum_{x=i}^{i+j-1} Cx \quad 78$$

CORRECTION COEFFICIENT (Ay)



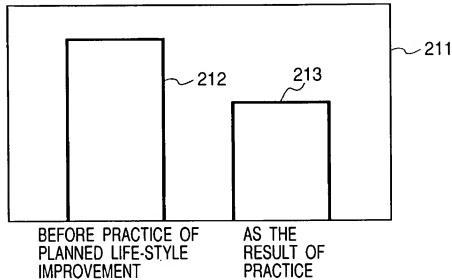
$$\text{AGGREGATE MEDICAL PAYMENT } (i, j) = \sum_{x=i}^{i+j-1} Cx \cdot Ax-1 \quad 79$$

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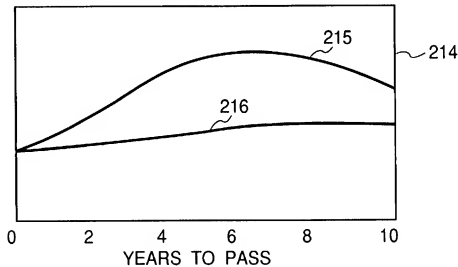
**FIG. 22**

**FIG. 23**

**PREDICTED AGGREGATE MEDICAL PAYMENT**



**AVERAGE MEDICAL PAYMENT PER YEAR**



$$\text{AVERAGE MEDICAL PAYMENT / YEAR (k)} = \sum_{\text{ALL ASSURED PERSONS}} P(k)$$